

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (currently amended) A method for reconciling a financial account of a user ~~on~~ from a portable user electronic account register device, comprising:
 - receiving transactions entered by a user on said portable user electronic account register;
 - accessing a user list of said transactions entered by said user on said portable user electronic account register device;
 - downloading a financial institution list of transactions from a financial institution;
 - storing said financial institution list of transactions on said user device;
 - comparing said user list and said financial institution list item by item; and
 - providing a reconciliation function for each item on both of said lists; and
 - storing reconciliation information on said user device.
2. (currently amended) The method of claim 1 further comprising:
 - comparing said transactions to match transactions on said financial institution list to transactions on said user list;
 - identifying matched transactions;
 - providing said matched transactions to a separate matched transaction field in a user display;
 - identifying unmatched transactions;
 - attempting to match said unmatched transactions, absent user input, according to predetermined criteria to provide proposed matches;
 - presenting said proposed matches to said user in said matched transaction field of said user display; and

marking said proposed matches so that a user can see that they are not exact matches;
presenting unmatched items to said user in a separate unmatched transaction field of said user display;
accepting, on an item by item basis, a confirmation of said proposed matches by said user.

3. (currently amended) The method of claim 2 wherein said ~~comparing~~ compares a description field corresponding to said transactions proposed matches are accepted absent a user input associated with said proposed matches, and proposed matches that receive a user unmatched input are moved to said unmatched transaction field of said user display.

4. (currently amended) The method of claim 2 wherein said presenting unmatched items ~~comprising~~ comprises presenting said transactions to said user in the following groupings:

~~transactions with a proposed match;~~
transactions on said user list, but not on said financial institution list; and
transactions on said financial institution list but not on said user list.

5. (currently amended) The method of claim 1 wherein ~~said user device is a personal computer, and~~ said accessing a user list of transactions comprises uploading said user list from ~~an~~ said electronic account register.

6. (currently amended) The method of claim 1 wherein ~~said user device is an~~ accessing and comparing are performed on said electronic account register, and said downloading is to said electronic account register.

7. (canceled)

8. (original) The method of claim 1 further comprising:
providing an indication whether an item has been cleared for each item upon
completion of said reconciliation function.

9. (currently amended) The method of claim 1 further comprising:
downloading cleared items, and items on said financial institution list of
transactions but not on said user list, from a computer to ~~an account register device~~ said portable
user electronic account register device.

10. (original) The method of claim 1 further comprising:
comparing said transactions to match transactions on said financial institution list
to transactions on said user list;
identifying unmatched transactions;
accepting a user input indicating an acceptable number of days between
transactions for indicating a possible match;
attempting to match said unmatched transactions according to said user input.

11. (original) The method of claim 1 further comprising:
exporting data regarding said transactions to a money management program.

12. (currently amended) A method for reconciling a financial account of a
user ~~on~~ from a portable user electronic account register device, comprising:
receiving transactions entered by a user on said portable user electronic account
register;
accessing a user list of said transactions entered by said user on said portable user
electronic account register device;

downloading a financial institution list of transactions from a financial institution;
~~storing said financial institution list of transactions on said user device;~~
comparing said user list and said financial institution list item by item;
providing a reconciliation function for each item on both of said lists;

comparing said transactions to match transactions on said financial institution list to transactions on said user list;

identifying matched transactions;

providing said matched transactions to a separate matched transaction field in a user display;

identifying unmatched transactions;

attempting to match said unmatched transactions, absent user input, according to predetermined criteria to provide proposed matches;

presenting said proposed matches to said user in said matched transaction field of said user display; and

marking said proposed matches so that a user can see that they are not exact matches;

presenting unmatched items to said user in a separate unmatched transaction field of said user display;

accepting, on an item by item basis, a confirmation of said proposed matches by said user;

presenting to said user a first group of transactions on said user list, but not on said financial institution list;

presenting to said user a second group of transactions on said financial institution list but not on said user list;

providing a user input capability for matching items from said first and second groups; and

providing an indication whether an item has been cleared for each item upon completion of said reconciliation function; and

storing reconciliation information on said user device.

13. (withdrawn) An electronic account register comprising:

a touch screen for displaying a register of transactions;

an alphanumeric keyboard;

- a numeric keypad;
- a cleared balance display;
- an up/down scrolling input; and
- an on/off switch.

14. (withdrawn) The electronic account register of claim 13 further comprising:
a processor programmed to allow exporting transaction data to an external money management program.

15. (withdrawn) The electronic account register of claim 13 wherein said alphanumeric keyboard and numeric keypad are designated areas on said touch screen.

16. (withdrawn) The electronic account register of claim 13 further comprising:
a link input for linking said account register to another electronic device.

17. (withdrawn) The electronic account register of claim 13 further comprising:
a description field in said account register; and
a drop down list of preferred payees in said description field.

18. (withdrawn) The electronic account register of claim 17 further comprising:
a memory for storing payees;
a processor programmed to determine if a payee has been entered for a second time in a predetermined period and, if so, adding said payee to said list of preferred payees.

19. (withdrawn) The electronic account register of claim 13 further comprising:
a transaction number field;

means for populating said transaction number field with a next sequential transaction number; and

means for overriding said next sequential transaction number.

20. (withdrawn) An electronic account register comprising:

a touch screen for displaying an account register;

an alphanumeric keyboard;

a numeric keypad;

a cleared balance display;

an up/down scrolling input; and

an on/off switch;

a link input for linking said account register to another electronic device;

a description field in said account register;

a drop down list of preferred payees in said description field;

a transaction number field;

means for populating said transaction number field with a next sequential transaction number; and

means for overriding said next sequential transaction number.

21. (new) The method of claim 1 further comprising:

receiving a link button input;

presenting, on a display, in response to said link button input, the options of

(a) getting a bank statement and reconciling; and

(b) exporting a register of transaction items.

22. (new) The method of claim 1 further comprising:

marking items that match as cleared items;

downloading said cleared items to said portable electronic account register.

23. (new) The method of claim 1 wherein said step of storing reconciliation information on said user device further comprises:

downloading an indication of cleared items to said account register; and
downloading to said account register items in said financial institution list and not in said account register.

24. (new) The method of claim 12 wherein said step of storing reconciliation information on said user device further comprises:

downloading an indication of cleared items to said account register; and
downloading to said account register items in said financial institution list and not in said account register.